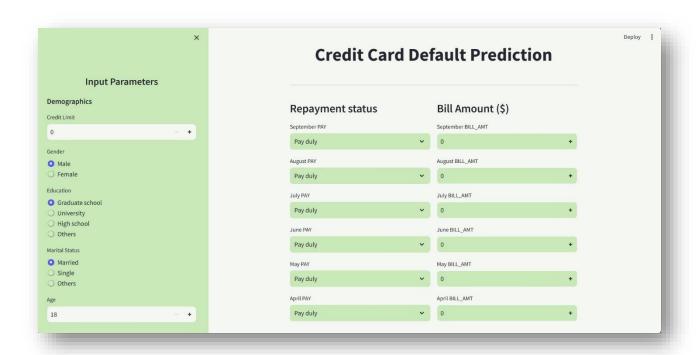# Credit Card Default Prediction

Wireframe Documentation

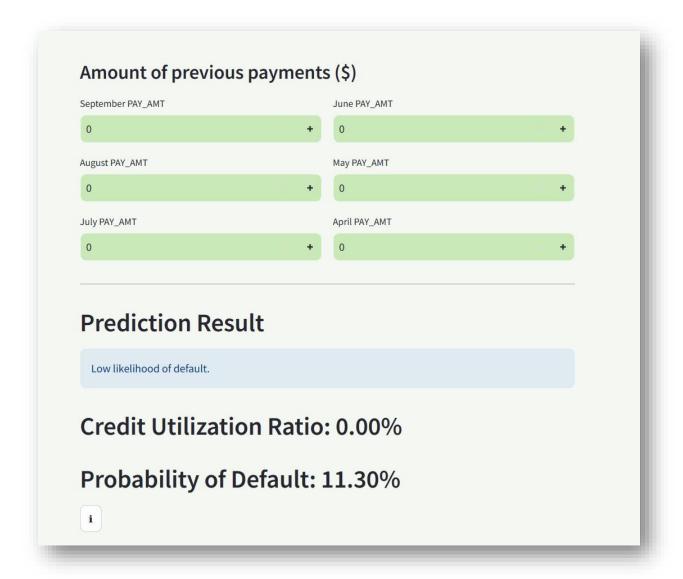Devarshi Choudhury

Homepage

- The homepage of the webapp, consists of two sections:
    o Sidebar containing Input Parameters pertaining to Demographical inputs such as: Credit Limit (Limit balance), Gender, Education level, Marital Status and Age.
    o The user can type and set the Credit limit and the age.
    o User can select from the provided options when selecting Gender, Education and Marital Status.
    o Repayment status can be selected from a drop-down menu, while user has the freedom to input the bill amount.
- The input parameter sidebar can be removed from the screen using the cross button situated on the top right of the sidebar, if the user wishes to do so.
- The app harbours a custom colour theme of Light green and white, which many users may find soothing to their eyes.
- Additionally, Streamlit also gives the user the option to switch to dark-mode or light-mode.

Prediction

This page mainly consists of two sections:

- Amount of Previous payments (where the user can type the previous payment amounts)
- In Prediction Result section, the user can 3 types of results i.e
  - o The likelihood of credit card default
  - o Credit Utilization Ration (CUR)
  - o The Probability of default
  - o Info button below clarifying why the probability of default shows 11.30% in the beginning.

Amount of previous payments ($)

September PAY_AMT

0   +

June PAY_AMT

0   +

August PAY_AMT

0   +

May PAY_AMT

0   +

July PAY_AMT

0   +

April PAY_AMT

0   +

Prediction Result

Low likelihood of default.

Credit Utilization Ratio: 0.00%

Probability of Default: 11.30%

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Link to the web application:

https://credit-card-default-prediction-lh653hvkh6akelqbfzzf5g.streamlit.app/